

April 6, 2006

Martin J. Gruenberg Acting Chairman
FDIC Board of Directors

My husband and I have a grocery store in Moundridge KS. We have been in business for 20 yrs in Moundridge-the first ten years were in an old grocery store building that has been in Moundridge since the 40's. In 1994 we built a new store building and we had a great business and did everything possible to offer our customers what they wanted. We have been surrounded by Walmart supper-stores. The store in Newton KS hurt our business but we were hanging in there -- then the store in McPherson was changed to a supercenter and it is so difficult to find the words to explain the damage that this has done to our business. We may have to close our store in June because we have to pay our bills and payroll and the money is not there. We hadn't had any problems for 19 years and had our business paid for and decided to build the new larger building so that we could have more to offer our customers. Our local bank went into the Walmart store in McPherson and then into the Newton Walmart. Our business feel like the support the bank had given this town was gone. In our minds they put they put their support behind Walmart and this town has started to die. Allowing Walmart to destroy anything else in our country just can't happen PLEASE. I read the banks are concerned about what will happen to them --well I wish the local community banks of our small towns had been as concerned about their local communities so that the small businesses that Walmart has destroyed would still be in the towns where for many years we kept fighting to keep our towns alive for our children and grandkids. Yes I know that the people are the ones who choose to go there-but the way Walmart is allowed do business-setting all the rules is EVIL and more people starting to wake up but I am concernd it won't be fast enough. Those of us who live in the everyday world trying to keep our bills paid so we can stay here in the business community need help. I have tried to reach out to our leaders we have voted in to office for help and no will respond to us. If we heard back its with a message saying they understand our concerns but never even mention Walmart.It's as if they are afraid to say or write the name. What would happen if we would need to try to

get a loan from them to support our business? Please
again I beg you to look around and talk to the small

business people and really listen to what they have to
say and listen to their fears -we need help. Stop Wal-mart
now .

Thank You,
Gale Frazer